	sinform	ation to identify your case:						
Debtor 1		Karen Y Mitchell Full Name (First, Middle, Last)						
Debtor 2		,,						
(Spouse, if	filing)	Full Name (First, Middle, Last)						
United Sta	ates Bar	nkruptcy Court for the	SOUTHERN DISTRICT OF MISSISSIPPI		c if this is an amended plan, and			
Case num	bor				clow the sections of the plan that been changed.			
(If known)	DCI.			nave	seen enangea.			
Chapte	r 13 F	Plan and Motions for	Valuation and Lien Avoidance		12/17			
Part 1:	Notices	1						
To Debtor	rs:	indicate that the option i	s that may be appropriate in some cases, but the pass appropriate in your circumstances or that it is perrules and judicial rulings may not be confirmable. or in this plan.	rmissible in you	r judicial district. Plans that			
		In the following notice to	creditors, you must check each box that applies					
To Credite	ors:	Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.						
		You should read this plan an attorney, you may wish	carefully and discuss it with your attorney if you have to consult one.	one in this bank	ruptcy case. If you do not have			
		to confirmation on or be	reatment of your claim or any provision of this pla fore the objection deadline announced in Part 9 of the Bankruptcy Court may confirm this plan without Rule 3015.	the Notice of Ch	napter 13 Bankruptcy Case			
		The plan does not allow cl	aims. Creditors must file a proof of claim to be paid u	nder any plan tha	at may be confirmed.			
		plan includes each of the	be of particular importance. Debtors must check on following items. If an item is checked as "Not Incluve if set out later in the plan.					
			claim, set out in Section 3.2, which may result in at all to the secured creditor	✓ Included	☐ Not Included			
1		•	possessory, nonpurchase-money security interest,	☐ Included	✓ Not Included			
		n Section 3.4. dard provisions, set out in	Part 8.	☐ Included	✓ Not Included			
Part 2:	Plan Pa	ayments and Length of Pla	n					
2.1 I	Length	of Plan.						
The plan p	eriod sh	hall be for a period of 60	months, not to be less than 36 months or less than 6	0 months for abo	ove median income debtor(s). If			
	60 mor	nths of payments are specifie	d, additional monthly payments will be made to the ex					
2.2 I	Debtor(s) will make payments to t	ne trustee as follows:					
Debtor sha the court, a	ıll pay _ an Orde	\$165.00 (monthly, r directing payment shall be	semi-monthly, weekly, or bi-weekly) to the dissued to the debtor's employer at the following address	chapter 13 trusteess:	e. Unless otherwise ordered by			
		GOOD SHEPHERS COM	М					
		PO BOX 8115						
		Vicksburg MS 39181-00	00					

APPENDIX D Chapter 13 Plan Page 1

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	aren Y Mitchell		Case number		
tor shall p Order dire	ay (monthly, cting payment shall be issued	semi-monthly, weekly, or ued to the joint debtor's emplo	bi-weekly) to the chapte	er 13 trustee. Unless otherwises:	e ordered by the
_					
_					
Income t	ax returns/refunds.				
		xempt income tax refunds rec	eived during the plan term.		
					of filing the
Debtor(s) will treat income refunds as follows:					
	ments.				
	None. If "None" is checke	ed, the rest of § 2.4 need not be	e completed or reproduced.		
Treatmo	ent of Secured Claims				
Mortgag	es. (Except mortgages to	be crammed down under 11	U.S.C. § 1322(c)(2) and id	lentified in § 3.2 herein.).	
None. If	"None" is checked, the re	est of § 3.1 need not be comple	eted or reproduced.		
Motion f	or valuation of security, p	payment of fully secured claim	ms, and modification of u	ndersecured claims. Check	one.
	amounts to be distributed t at the lesser of any value s	to holders of secured claims, det forth below or any value se	ebtor(s) hereby move(s) the t forth in the proof of claim	e court to value the collateral . Any objection to valuation s	described below shall be filed on
	of this plan. If the amount treated in its entirety as an	of a creditor's secured claim is unsecured claim under Part 5	s listed below as having no of this plan. Unless otherw	value, the creditor's allowed ise ordered by the court, the a	claim will be
creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
	\$6,978.00	2012 Chevrolet Impala	\$4,000.00	\$4,000.00	6.75%
creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
	Income t Check all Income t	Income tax returns/refunds. Check all that apply Debtor(s) will retain any e Debtor(s) will supply the t return and will turn over to Debtor(s) will treat income ional payments. one. None. If "None" is checked Treatment of Secured Claims Mortgages. (Except mortgages to Check all that apply. None. If "None" is checked, the readditional claims as needed. Motion for valuation of security, p None. If "None" is checked The remainder of this par Pursuant to Bankruptcy Reamounts to be distributed at the lesser of any value s or before the objection dea The portion of any allower of this plan. If the amount treated in its entirety as an creditor's total claim listed creditor Estimated amount of creditor Estimated amount of creditor Estimated amount of	Income tax returns/refunds. Check all that apply Debtor(s) will retain any exempt income tax refunds recommend and will turn over to the trustee with a copy of each increturn and will turn over to the trustee all non-exempt in Debtor(s) will treat income refunds as follows: Income tax returns/refunds. Debtor(s) will supply the trustee with a copy of each increturn and will turn over to the trustee all non-exempt in Debtor(s) will treat income refunds as follows: Income tax returns/refunds. Debtor(s) will supply the trustee with a copy of each increturn and will turn over to the trustee all non-exempt in Debtor(s) will treat income refunds as follows: Income tax returns/refunds. Debtor(s) will retain any exempt income tax refunds recurred in the complete all non-exempt in Debtor(s) will supply the trustee all non-exempt in Debtor(s) will treat income refunds as follows: Income tax returns/refunds. Check all that apply None. If "None" is checked, the rest of § 2.4 need not be complete additional claims as needed. Motion for valuation of security, payment of fully secured claim the remainder of this paragraph will be effective only. Pursuant to Bankruptcy Rule 3012, for purposes of 11 U amounts to be distributed to holders of secured claims, at the lesser of any value set forth below or any value se or before the objection deadline announced in Part 9 of this plan. If the amount of a creditor's secured claim in treated in its entirety as an unsecured claim under Part 5 creditor's total claim listed on the proof of claim control creditor's total claim # Collateral Creditor Estimated amount of Collateral Creditor Estimated amount of Collateral	Income tax returns/refunds. Check all that apply Debtor(s) will retain any exempt income tax refunds received during the plan term. Debtor(s) will supply the trustee with a copy of each income tax return filed during return and will turn over to the trustee all non-exempt income tax return filed during return and will turn over to the trustee all non-exempt income tax return filed during return and will turn over to the trustee all non-exempt income tax return filed during return and will turn over to the trustee all non-exempt income tax return filed during return and will treat income refunds as follows: None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced. Treatment of Secured Claims Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and id Check all that apply. None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced. additional claims as needed. Motion for valuation of security, payment of fully secured claims, and modification of u None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Pai Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a) amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) that at the lesser of any value set forth below or any value set forth in the proof of claim or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Ba The portion of any allowed claim that exceeds the amount of the secured claim will of this plan. If the amount of a creditor's secured claim is listed below as having no treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherw creditor's total claim # 2012 Chevrolet Impala Value of collateral Value of collateral	Check all that apply Debtor(s) will retain any exempt income tax refunds received during the plan term. Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days return and will turn over to the trustee all non-exempt income tax refunds received during the plan term. Debtor(s) will treat income refunds as follows: Incomal payments. One. None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced. Treatment of Secured Claims Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.). Check all that apply. None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced. additional claims as needed. Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked. None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked. Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of dete amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuations or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Forn The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph. Creditor Estimated amount of Collateral Value of collateral Amount of secured claim creditor's total claim ## Value of

Debtor	Karen y Mitchell		Case number			
Insert a	dditional claims as needed.					
	obile homes and real estate identified in § 3	3.2: Special Claim for	taxes/insurance:			
	Name of creditor	Collateral	Amount per month	Beginning		
-NONI				month		
* Unles	s otherwise ordered by the court, the interes	est rate shall be the cur	rrent Till rate in this District			
For vel	nicles identified in § 3.2: The current milea	age is				
3.3	Secured claims excluded from 11 U.S.	C. § 506.				
Che	ck one. ✓ None. If "None" is checked, th	ne rest of § 3.3 need n	ot be completed or reproduced.			
3.4	Motion to avoid lien pursuant to 11 U	.S.C. § 522.				
Check o	one. None. If "None" is checked, the	ne rest of § 3.4 need n	ot be completed or reproduced.			
3.5	Surrender of collateral.					
	Check one. None. If "None" is checked, the	ne rest of § 3.5 need n	ot be completed or reproduced.			
Part 4:	Treatment of Fees and Priority Claim	ns				
4.1	General Trustee's fees and all allowed priority cl without postpetition interest.	aims, including dome	stic support obligations other than th	ose treated in § 4.5, will be paid in full		
4.2	Trustee's fees Trustee's fees are governed by statute and may change during the course of the case.					
4.3	Attorney's fees.					
	✓ No look fee:					
	Total attorney fee charged:	\$3,600.00				
	Attorney fee previously paid:	\$0.00				
	Attorney fee to be paid in plan per confirmation order:	\$3,600.00				
	Hourly fee: \$ (Subject to appr	oval of Fee Application	on.)			
4.4	Priority claims other than attorney's	fees and those treate	d in § 4.5.			
	Check one. None. If "None" is checked, the Internal Revenue Service	ne rest of § 4.4 need no \$1,500.00	ot be completed or reproduced.			
	Mississippi Dept. of Revenue	\$0.00	¢0.00			
	Other		\$0.00	·		
4.5	Domestic support obligations.					
	None. If "None" is checked the	ne rest of 8 4 5 need n	ot he completed or reproduced			

Debtor	K	aren Y Mitch	ell		_	Case number		
Part 5:	Treatm	ent of Nonpri	ority Unsecured Cl	aims				
5.1	Nonprio	rity unsecure	d claims not separa	itely classified.				
		g the largest pa		are not separately clative. Check all that ap		oe paid, pro rata. If m	ore than one	e option is checked, the option
y				se claims, an estimate have been made to a			his plan.	
				ted under chapter 7, n payments on allowe				pproximately \$ 0.00 in at least this amount.
5.2	Other se	eparately class	sified nonpriority u	nsecured claims (sp	ecial claima	nts). Check one.		
	□			est of § 5.2 need not d claims listed below			be treated a	as follows:
	Name of	Creditor	-	rate classification reatment	Approxii	nate amount owed		Proposed treatment
Great I	_akes		Educational			\$5,240.00		UNSECURED DEBT SCHARGEABLE DEBT)
5.1		None. If "Non Assumed iter below, subjec	red leases are reject ne" is checked, the r ns. Current installment to any contrary cou	ted. Check one. Test of § 6.1 need not ent payments will be	<i>be completed</i> disbursed eit arage payme	d or reproduced. ther by the trustee or ents will be disbursed	directly by	the debtor(s), as specified tee. The final column
Name	of credito	or Descr	ription of leased rty or executory contract	Current insta paymer \$86.00 (BEC	allment nt	Amount of arrear paid	age to be	Treatment of arrearage
Aarons	s Inc	tv		JANUARY 2020	- APRIL		\$0.00	
Aarons	S IIIC			Disbursed by: ☐ Trustee ✓ Debtor(s)	2020		<u> </u>	
nsert ad	lditional c	ontracts or lea	ses as needed.					
Part 7:	Vesting	of Property o	of the Estate					
7.1	Propert	y of the estate	will vest in the deb	tor(s) upon entry of	discharge.			
Part 8:	Nonsta	ndard Plan Pr	ovisions					
3.1			Nonstandard Plan	Provisions				
1.1	Cneck ™			i Provisions est of Part 8 need no	t be complete	ed or reproduced		

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Del	btor Karen Y Mitchell	Case number
Par	t 9: Signatures:	
	Signatures of Debtor(s) and Debtor(s)' Attorn <i>Debtor(s) and attorney for the Debtor(s), if any, must supplete address and telephone number.</i>	ney sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their
X	/s/ Karen Y. Mitchell	X
	Karen Y Mitchell Signature of Debtor 1	Signature of Debtor 2
	Executed on January 17, 2020	Executed on
	154 Old Hwy 27	
	Address Vicksburg MS 39180-0000	Address
	City, State, and Zip Code	City, State, and Zip Code
	Telephone Number	Telephone Number
X	/s/ Edwin Woods Jr. EDWIN WOODS, JR. MSB# 8893	Date January 17, 2020
	Signature of Attorney for Debtor(s) 5760 I55 NORTH SUITE 100 Jackson, MS 39211	
	Address, City, State, and Zip Code 601-353-5000	MSB# 8893 MS
	Telephone Number LWILKINSON@BONDNBOTES.COM	MS Bar Number
	Email Address	